

In re:
Willard B. Crawford
Debtor

Case No. 23-12626-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 17, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	Willard B. Crawford, 512 Lantern Ln, Philadelphia, PA 19128-1052
14812060	+ Brandi A. Crawford, 928 Lomond Ln, Philadelphia, PA 19128-1223
14822094	+ Cetronia Ambulance Corps, 4300 Broadway, Allentown, PA 18104-5296
14812063	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14822103	+ Lehigh Valley Health Network, Attn: Legal, 1503 N Cedar Crest Blvd, Allentown, PA 18104-2302
14822105	Medical Imaging of Lehigh Valley, P.C., 1225 S Cedar Crest Blvd Ste 2500, Allentown, PA 18103
14812070	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14812072	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14812073	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14822112	Roxborough Memorial Hospital, Attn: Legal, 5800 Ridge Ave, Philadelphia, PA 19128
14822113	Suburban Medical Group LLC, 2701 Dekalb Pike, Norristown, PA 19401-1820
14822115	Temple University Health System, Inc., 3509 N Broad St, Philadelphia, PA 19140-4105
14812077	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Nov 17 2023 23:38:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Nov 17 2023 23:39:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Nov 17 2023 23:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Nov 17 2023 23:39:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14822091	EDI: CINGMIDLAND.COM	Nov 18 2023 04:34:00	AT&T, Attn: Bankruptcy, 208 S Akard St, Dallas, TX 75202-4206
14812058	Email/Text: bkfilings@zwickerpc.com	Nov 17 2023 23:40:00	American Express, c/o Zwicker & Associates, P.C., 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028
14822850	+ Email/Text: bkfilings@zwickerpc.com	Nov 17 2023 23:40:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
14812059	EDI: TSYS2	Nov 18 2023 04:34:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801

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14821910	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 17 2023 23:38:00	Citizens Bank N.A., 1 Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
14812064	Email/Text: megan.harper@phila.gov	Nov 17 2023 23:40:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14812062	+ EDI: CITICORP.COM	Nov 18 2023 04:34:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
14812065	Email/Text: bankruptcy@philapark.org	Nov 17 2023 23:40:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14812066	+ EDI: CCS.COM	Nov 18 2023 04:34:00	Credit Coll, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14822100	+ EDI: CCS.COM	Nov 18 2023 04:34:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14812069	EDI: CITICORP.COM	Nov 18 2023 04:34:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14812067	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 17 2023 23:39:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
14812068	EDI: IRS.COM	Nov 18 2023 04:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14812061	EDI: JPMORGANCHASE	Nov 18 2023 04:34:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14822107	EDI: PENNDEPTREV	Nov 18 2023 04:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14822107	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14812071	EDI: PENNDEPTREV	Nov 18 2023 04:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14812071	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14812074	+ Email/Text: bankruptcy@philapark.org	Nov 17 2023 23:40:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14812075	+ Email/Text: bankruptcy1@pffcu.org	Nov 17 2023 23:39:00	Police and Fire Federal Credit Union, 3333 Street Rd, Bensalem, PA 19020-2022
14812076	EDI: RMSC.COM	Nov 18 2023 04:34:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14812078	^ MEBN	Nov 17 2023 23:35:26	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14825714	+ EDI: AIS.COM	Nov 18 2023 04:34:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14822118	EDI: VERIZONCOMB.COM	Nov 18 2023 04:34:00	Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225

TOTAL: 28

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a**

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
sng	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14822090	*	American Express, c/o Zwicker & Associates, P.C, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028
14822092	*	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14822093	*+	Brandi A. Crawford, 928 Lomond Ln, Philadelphia, PA 19128-1223
14822098	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14822096	*+	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
14822097	*	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14822099	*	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14822104	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14822101	*+	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
14822102	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14822095	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14822106	*+	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14822108	*	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14822109	*+	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14822110	*+	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14822111	*+	Police and Fire Federal Credit Union, 3333 Street Rd, Bensalem, PA 19020-2022
14822114	*	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14822116	*	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14822117	*	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14812079	*+	Willard B. Crawford, 512 Lantern Lane, Philadelphia, PA 19128-1052
14822119	*+	Willard B. Crawford, 512 Lantern Lane, Philadelphia, PA 19128-1052

TOTAL: 0 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Willard B. Crawford mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com;cibiklaw@recap.email
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:	
Debtor 1: <u>Willard B. Crawford</u>	Social Security number or ITIN: xxx-xx-0628
First Name Middle Name Last Name	EIN: -- --
Debtor 2: _____	Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 8/31/23
Case number: 23-12626-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Willard B. Crawford	
2. All other names used in the last 8 years		
3. Address	512 Lantern Ln Philadelphia, PA 19128-1052	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 11/17/23

For more information, see page 2

Debtor **Willard B. Crawford**

Case number **23-12626-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 5, 2024 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info, go to https://www.justice.gov/ust/moc														
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 3/5/24</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 11/9/23</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 2/27/24</td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions:</td> <td>Filing deadline:</td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/5/24	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/9/23	Deadline for governmental units to file a proof of claim:	Filing deadline: 2/27/24	Deadline to object to exemptions:	Filing deadline:	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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Deadline for governmental units to file a proof of claim:	Filing deadline: 2/27/24															
Deadline to object to exemptions:	Filing deadline:															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$2000.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 2/14/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107															
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.															